October 22, 2021

U.S. BANKRUPTCY COURT
FILED
NEWARK, NJ

2022 NOV -3 P 2: 39

JEANNE MAUGHTON BY:

To the Honorable Judge Meisel,

This letter is in accordance with letter I received from Herbert B Raymond as a rejection of the modified plan and the chapter 13 filing in its entirety.

The debtor is:

Frederico C Magalhaes of 176 Central Ave West Caldwell, NJ 07006 Case number:22-13079-SLM

There is a scheduled confirmation hearing on 11/09/2022 @ 8:30am.

I was on the creditors meeting being held by the case administrator Marie-Ann Greenberg, CH13 Standing Trustee. At the beginning we were told to make sure we ae muted and to stay that way until you are called. This was on 7/26/2022 and I was on the call for 37 minutes. I followed those directions and was never called. I contacted Jean Renzulli from her office by phone and email after the meeting to see why I was not called upon. She replied to my email with "Since you did not identify yourself, the trustee had no way to know that you were appearing on the case. Unfortunately, an email is not something that alone the trustee may rely upon... However, I have attached your email to the case."

From the creditor meeting under oath Mr Magalhaes stated the following:

Mr Magalhaes stated he works for Concrete Solutions as an employee. He actual owns the company solely at last checked. I have copies of the filed documents and even have a screenshot from the State of New Jersey .gov business finder website. He started the company on 4/21/21 with Fred Magalhaes as the registered agent and the location of the business is his home address 176 Central Ave West Caldwell, NJ. All this is noted on the certificate of formation for Concrete Solutions Ilc.

Mr Magalhaes and I are also both still 50% owners each in Imperial Companies Ilc. While not functioning at them moment because of Mr Magalhaes' actions, it is still a company in the eyes of the State, IRs

and all parties I was forced to file a lawsuit against Fred on behalf of myself and Imperial Companies bodin leng Supergerz Court of NJ, Essex County Law Division, Docket # ESX-L-6804-21. I mention that because he was asked if he has any other attorneys...he has Stephen Scipione esq has his attorney in that case against him. Even more to the point that he asked and we agreed to have Mr Scipione be the one to hold all Imperial Company monies in his trust account. At last check the trust was holding over \$60,000 for the company / Fred and myself personally. This case was brought on by an illegal lock out in which my name was removed from banking records, documents, clients told I was no longer with Imperial Companies and later trying to figure out where over \$250,000 has gone. ! Still no answer as of this letter and hope to have our day in court so he can be asked directly in the court room and get answers. We have an idea but are waiting for the records so that a forensic accountant can supply a report and findings. I doubt Mr Magalhaes looks forward to this. To be fully transparent... The Law Firm of Beibelberg and Martin (who I hired for this case) has contacted the Essex County Prosecutors Office and I have personally also reached out to the State Attorney Generals Office (NJ Division of Criminal Justice too) and the IRS regarding actions by Mr Magalhaes.

Imperial Companies llc is also in a lawsuit both under the business name and each of us personally where we have Andrew Ullrich esq as our attorney. This case has been ongoing for almost 18 months now and the Docket # SOM-L-111-21 file 6499.

Mr Magalhaes has also taken clients and or finishing the contract(s) of Imperial Companies and is doing work as noted by emails directly from March Associates. In one email the accounting department and senior project manager from March Associates (general contractor of the project) has the subject line "re: 2003 Morris Ave -slab infill by Fred Magalhaes on behalf of Imperials Contractual requirements". He responded to the email and I quote directly from his email "I need to get paid". Not a company name of Imperial Companies or Concrete Solutions but I.

I will spare the long details of either case but will ask that the court look into both matters... especially the case of Steven Runfolo personally and for Imperial Companies Ilc vs Frederico Magalhaes. There you will see consent orders signed by both parties followed by multiple contempt of court written orders delivered against Mr Magalhaes. I am sure they are in the system if you see fit to find and read them. There is also the matter that Mr Magalhaes and the accountant Wilson Seda have not turned over any financial documents, tax documents and or any other information both

requested by the consent orders and or requests from my attorney's Case 22-13079-SLM Doc 50 Flied 11/03/22 Filtered 11/03/22 16:18:10 Desc Main But somehow he stated under oathocurring his prodition neeting that he has filed all documents and is up to date with his taxes.

There is still much more I did not get into so that this does not dragon for pages and pages. I could go on about how he didn't list that he is a trainer and manager for fighters in mixed martial arts, is or maybe now was also teaching krav maga and other forms of mixed martial arts, self defense or fighting skills. He claims he is the only one in his house to work or bring in an income... but will tell you all about his wifes boss and how big and nice her bosses house is because he makes a lot of money. How did he getthe downpayment and mortgage for the house he bought in August of 2021? In the end Mr Magalhaes has represented himself numerous times including at his meeting of creditors in many half to non-truths. Please take a deeper look into his actions and words and see if the court believes them or if he is committing perjury. This is for the court to decide and not me. All I am saying is that the Chapter 13 filing and settlements should not be allowed.

Below I have listed my address, cell phone, and email. If the court sees fit or wants to reach out to me. I would be more than happy to and very honestly would relish the opportunity to talk on the record and under oath. If there are any documents, names, numbers or anything else the court would like to have from me please ask and I will comply. Whether it is attorney names and contacts, email correspondence, court documents and so on. There is a lot and did not copy all the documents with this letter because I would have had to mail a legal file box to the court.

Thank you for you time and attention to this letter and hope that this letter finds you well.

Sincerely,

Steven Runfolo

15 Hillcrest Blvd

Warren, NJ 07059

Cell (908)591-5111

stevenrunfolo@yahoo.com

RENGIOSS 1

KAREN GROSS

Notary Public

State of New Jersey
My Commission Expires Jan. 27, 2025

1.D.# 50121357





WARREN, NJ 907059 AMOUNT 22 45.44